

FILED
11/8/22 8:15 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Rachael L. Williot

Debtor(s).

)
)
)
)
)
)

Case No. 21-10635 JAD

Chapter 13

X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor to address Notice of Mortgage Payment Change and address plan arrears.
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated November 9, 2021
- ☐ Amended Chapter 13 Plan dated

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$1810.000 to \$1952.00 effective November 2022.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
1. PennyMac will begin receiving \$787.78 per month effective December 1, 2022 as per the Notice of Mortgage Payment Change dated October 31, 2022.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.


IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. the Plan and Order Confirming Plan shall remain in full force and

effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 8th day of November, 2022

Dated: November 8, 2022


United States Bankruptcy Judge

Stipulated by:

/s/ Lauren M. Lamb
Counsel to Debtor

Stipulated by:

/s/ Jim Warmbrodt
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:
Rachael L. Williot
Debtor

Case No. 21-10635-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Nov 08, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Rachael L. Williot, 655 South 9th Street, Sharpsville, PA 16150-1721 |
| 15432345 | + Theodore & Patricia Grzejka, 2250 Babcock Blvd., Pittsburgh, PA 15237-3218 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| 15451236 | + Email/Text: backoffice@affirm.com | Nov 08 2022 23:37:00 | Affirm, PO Box 720, San Francisco CA 94104-0720 |
| 15451237 | Email/PDF: bncnotices@becket-lee.com | Nov 08 2022 23:45:43 | American Express, PO Box 981537, El Paso TX 79998-1537 |
| 15456908 | Email/PDF: bncnotices@becket-lee.com | Nov 08 2022 23:45:38 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 15435589 | + Email/Text: enotifications@santanderconsumerusa.com | Nov 08 2022 23:37:00 | CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275 |
| 15432334 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Nov 08 2022 23:45:48 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15439429 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Nov 08 2022 23:45:38 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15432336 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Nov 08 2022 23:37:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 |
| 15432337 | + Email/PDF: creditonebknofications@resurgent.com | Nov 08 2022 23:45:43 | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873 |
| 15432339 | + Email/PDF: ais.fpc.ebn@aisinfo.com | Nov 08 2022 23:45:49 | First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524 |
| 15432341 | + Email/Text: GSBankElectronicBankruptcyNotice@gs.com | Nov 08 2022 23:37:00 | Gs Bank Usa, Attn: Bankruptcy, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001 |
| 15432335 | Email/PDF: ais.chase.ebn@aisinfo.com | Nov 08 2022 23:45:42 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850 |
| 15438028 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com | Nov 08 2022 23:37:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 15447030 | Email/PDF: resurgentbknofications@resurgent.com | Nov 08 2022 23:45:39 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15432342 | + Email/PDF: cbp@onemainfinancial.com | Nov 08 2022 23:45:42 | OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251 |

District/off: 0315-1

User: auto

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Date Rcvd: Nov 08, 2022

Form ID: pdf900

Total Noticed: 26

| | | | |
|----------|---|----------------------|---|
| 15432343 | + Email/PDF: ebnotices@pnmac.com | Nov 08 2022 23:45:40 | PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387 |
| 15442089 | + Email/PDF: ebnotices@pnmac.com | Nov 08 2022 23:45:45 | PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410 |
| 15441515 | ^ MEBN | Nov 08 2022 23:33:00 | Pink Dogwood 13, LLC, PO BOX 1931, Burlingame, CA 94011-1931 |
| 15446750 | + Email/Text: JCAP_BNC_Notices@jcap.com | Nov 08 2022 23:37:00 | Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999 |
| 15447381 | Email/Text: bnc-quantum@quantum3group.com | Nov 08 2022 23:37:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 15432344 | + Email/Text: enotifications@santanderconsumerusa.com | Nov 08 2022 23:37:00 | Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244 |
| 15435633 | Email/Text: Great_Lakes_EBN_Docs@nelnet.net | Nov 08 2022 23:37:00 | UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973 |
| 15432346 | Email/Text: bknotice@upgrade.com | Nov 08 2022 23:36:00 | Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111 |
| 15432349 | + Email/Text: Great_Lakes_EBN_Docs@nelnet.net | Nov 08 2022 23:37:00 | USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860 |
| 15432348 | + Email/Text: LCI@upstart.com | Nov 08 2022 23:37:00 | Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503 |

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | PENNYMAC LOAN SERVICES |
| 15432338 | *+ | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873 |
| 15432340 | *+ | First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524 |
| 15432347 | *P++ | UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111 |

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2022 at the address(es) listed below:

District/off: 0315-1

User: auto

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Date Rcvd: Nov 08, 2022

Form ID: pdf900

Total Noticed: 26

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor PENNYMAC LOAN SERVICES bnicholas@kmlawgroup.com |
| Lauren M. Lamb | on behalf of Debtor Rachael L. Williot julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 4